

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Timothy J Ryman  
Robyn Ryman  
Debtors

Case No. 18-04105-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Oct 28, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Timothy J Ryman, Robyn Ryman, 513 Vista Drive, Berwick, PA 18603-5610
5115458	Berwick Area Joint Sewer Authority, 1108 Freas Ave, Berwick, PA 18603-1710
5115459	Capital One, Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043
5115456	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5115464	Northeast Ear Nose & Throat Assoc. Inc., 6850 Lows Rd Ste 320, Bloomsburg, PA 17815-8708
5115455	Ryman Robyn, 513 Vista Dr, Berwick, PA 18603-5610
5115454	Ryman Timothy J, 513 Vista Dr, Berwick, PA 18603-5610

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 18:45:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbott's Bridge Rd, suite 170, Duluth, GA 30097-8461
5126734	Email/Text: ebn@21stmortgage.com	Oct 28 2024 18:46:00	21st Mortgage Corporation, P.O.Box 477, Knoxville, TN 37901
5115457	Email/Text: ebn@21stmortgage.com	Oct 28 2024 18:46:00	21st Mortgage Company, Attn: Customer Service, 620 Market St Ste 100, Knoxville, TN 37902-2207
5136474	EDI: CAPITALONE.COM	Oct 28 2024 22:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5135397	Email/PDF: bncnotices@becket-lee.com	Oct 28 2024 19:02:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5115460	Email/PDF: creditonebknotifications@resurgent.com	Oct 28 2024 18:52:32	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5115461	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 28 2024 18:46:00	Dept of Education/Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5115462	^ MEBN	Oct 28 2024 18:45:15	Geisinger, 100 N Academy Ave, Danville, PA 17822-9800
5115463	Email/Text: PBNCNotifications@perituservices.com	Oct 28 2024 18:45:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
5128709	EDI: AGFINANCE.COM	Oct 28 2024 22:39:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5115465	EDI: AGFINANCE.COM	Oct 28 2024 22:39:00	One Main, 132 W Front St, Berwick, PA 18603-4702
5133708	EDI: PRA.COM	Oct 28 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5114678	+ EDI: PRA.COM		

District/off: 0314-5  
Date Rcvd: Oct 28, 2024

User: AutoDocke  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 30

5528545	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5115466	Email/Text: nsm_bk_notices@mrc cooper.com	Oct 28 2024 18:45:00	RAS Crane & Partners, PLLC, 10700 Abbott's Bridge, suite 170, Duluth, GA 30097-8461
5137727	+ Email/Text: nsm_bk_notices@mrc cooper.com	Oct 28 2024 18:45:00	Rushmore Loan Management Services, Servicer for Wilmington Savings, PO Box 52708, Irvine, CA 92619-2708
5115467	EDI: SYNC	Oct 28 2024 18:45:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5135958	+ Email/Text: bncmail@w-legal.com	Oct 28 2024 22:39:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5115468	EDI: WTRRNBNK.COM	Oct 28 2024 18:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5649258	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 22:39:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
5120202	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 28 2024 18:46:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
5338259	+ Email/Text: bkteam@selenefinance.com	Oct 28 2024 18:45:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
5345701	+ Email/Text: RASEBN@raslg.com	Oct 28 2024 18:45:00	Wilmington Savings Fund Society FSB, Selene Finance LP, Attn BK Dept, 3501 Olympus Blvd Suite 500, Dallas, TX 75019-6295
			Wilmington Savings Fund Society,, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB,
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	*+	Wilmington Savings Fund Society., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5338260	*+	Wilmington Savings Fund Society FSB, Selene Finance LP, Attn BK Dept, 3501 Olympus Blvd Suite 500, Dallas, TX 75019-6295

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, et al. bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, et al. bkgroup@kmllawgroup.com
Lisa M. Doran	on behalf of Debtor 2 Robyn Ryman ldoran@dorananddoran.com LDoran@jubileebk.net
Lisa M. Doran	on behalf of Debtor 1 Timothy J Ryman ldoran@dorananddoran.com LDoran@jubileebk.net
Michelle McGowan	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

<b>Information to identify the case:</b>		
Debtor 1	<u>Timothy J Ryman</u>	
	First Name	Middle Name      Last Name
Debtor 2 (Spouse, if filing)	<u>Robyn Ryman</u>	
	First Name	Middle Name      Last Name
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: <u>5:18-bk-04105-MJC</u>		
	Social Security number or ITIN	xxx-xx-2413
	EIN	—-—-—-—-
	Social Security number or ITIN	xxx-xx-3794
	EIN	—-—-—-—-

## **Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy J Ryman

Robyn Ryman

**By the  
court:**

10/28/24



Mark J. Conway, United States  
Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
  - ◆ debts for most student loans;
  - ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**